

Information to identify the case:		
Debtor 1	<b>Cleveland Belin Jr.</b>	Social Security number or ITIN <b>xxx-xx-0679</b>
	First Name Middle Name Last Name	EIN --
Debtor 2	<b>Cheryl L. Belin</b>	Social Security number or ITIN <b>xxx-xx-5892</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court <b>District of New Jersey</b>		
Case number: <b>11-46703-JNP</b>		

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Cleveland Belin Jr.  
aka Cleveland Belin

Cheryl L. Belin

1/10/17

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Cleveland Belin, Jr.  
 Cheryl L. Belin  
 Debtors

Case No. 11-46703-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 3180W

Page 1 of 3  
 Total Noticed: 78

Date Rcvd: Jan 10, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2017.

db/jdb  
 cr  
 512649827 +Cleveland Belin, Jr., Cheryl L. Belin, 265 Ireland Terrace, Williamstown, NJ 08094-1522  
 512649828 +South Jersey Auto Finance, Inc., 409 N. Main Street, Glassboro, NJ 08028-1633  
 512649828 Arrow Fincl, 5996 W Touhy Ave, Niles, IL 60714-4610  
 512649829 Aspire Visa, PO Box 105555, Atlanta, GA 30348-5555  
 512649830 #+California Recovery Bureau, 135 Vallecitos De Oro Suite G, San Marcos, CA 92069-1461  
 +Cash Point Title, AKA Dominion Management Of Delaware, 3503 Philadelphia Pike,  
 Claymont, DE 19703-3106  
 512649833 Cortrust Bk, 500 E 60th St N, Sioux Falls, SD 57104-0478  
 512649839 Diversified Adjustment Service, Inc., PO Box 32145, Fridley, MN 55432-0145  
 515383095 +Dominion Management Services, DBA Cashpoint, 3512 Philadelphia Pike,  
 Claymont, DE 19703-3109  
 512649842 +Fin Recovery, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
 512649844 Fncc, 500 E 60th St N, Sioux Falls, SD 57104-0478  
 512649846 Ge Capital, Leading Edge, PO Box 129, Linden, MI 48451-0129  
 512967081 +HSBC Bank Nevada, N.A., by PRA Receivables Management, LLC, PO Box 12907,  
 Norfolk VA 23541-0907  
 512649852 Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823  
 512840513 +MidFirst Bank c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suit 301,  
 Mountainside, NJ 07092-2315  
 512677640 +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
 512649856 +Midland Credit Mgmt, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
 512649857 Midland Funding, Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020  
 512649858 Midland Mortgage Co., PO Box 26648, Oklahoma City, OK 73126-0648  
 512740349 +New Century Financial Services, Inc., successor in inter.to GE-Capital-Wal Mar,  
 c/o Pressler and Pressler, LLP, 7 Entin Rd., Parsippany NJ 07054-5020  
 512741010 New Century Financial Services, Inc., successor in inter.to GE Capital-Sam's C,  
 c/o Pressler and Pressler, LLP, 7 Entin Rd. Parsippany NJ 07054  
 512740351 +New Century Financial Services, Inc., successor in inter.to Credit One Bank,  
 c/o Pressler and Pressler, LLP, 7 Entin Rd., Parsippany NJ 07054-5020  
 512740746 +New Century Financial Services, Inc., successor in inter.to GE Money Bank-Peac,  
 c/o Pressler and Pressler, LLP, 7 Entin Rd., Parsippany NJ 07054-5020  
 512967951 +Northeastern Title Loans, 3440 Preston Ridge Rd., Suite 500, Alpharetta, GA 30005-3823  
 512649863 Northeastern Title Loans, 1560 N Dupont Hwy, New Castle, DE 19720-1902  
 512649864 Northland Group, PO Box 390846, Edina, MN 55439-0846  
 512649867 +Pressler And Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
 512649868 Public Storage, Allied Int, 300 Corporate Exch, Columbus, OH 43231  
 512649869 +S Jrsey Auto, 409 N Main St, Glassboro, NJ 08028-1633  
 512649874 Team Pediatric Associates, NCO Medclr, Pob 41448, Philadelphia, PA 19101  
 512649875 Tribute Mastercard, PO Box 105341, Atlanta, GA 30348-5341  
 512695003 +US Dept. of HUD, C & L Service Corporation, 2488 E. 81st St., Suite 700,  
 Tulsa, OK 74137-4267  
 512649876 Verizon Nj, PO Box 3397, Bloomington, IL 61702-3397

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Jan 11 2017 00:17:23 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 11 2017 00:17:20 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 512649825 EDI: AFNIRECOVERY.COM Jan 10 2017 23:48:00 Afni, PO Box 3097,  
 Bloomington, IL 61702-3097  
 512649826 EDI: AFNIRECOVERY.COM Jan 10 2017 23:48:00 Afni, PO Box 3427,  
 Bloomington, IL 61702-3427  
 512975885 +EDI: OPHSUBSID.COM Jan 10 2017 23:53:00 CANDICA, LLC, C O WEINSTEIN AND RILEY, PS,  
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 512712343 +EDI: CITICORP.COM Jan 10 2017 23:53:00 Citibank N.A., c/o Citibank (South Dakota), N.A.,  
 ATTN: Claims Dept. MC 2135, 701 E 60th Street North, Sioux Falls, SD 57104-0432  
 512649832 +EDI: CITICORP.COM Jan 10 2017 23:53:00 Citibank Stu, 701 East 60th Stre,  
 Sioux Falls, SD 57104-0493  
 512649834 EDI: RCSFNBMARIN.COM Jan 10 2017 23:53:00 Credit One Bank, PO Box 60500,  
 City of Industry, CA 91716-0500  
 512649835 EDI: DIRECTV.COM Jan 10 2017 23:53:00 Directv, PO Box 78626, Phoenix, AZ 85062-8626  
 512649836 EDI: DISCOVER.COM Jan 10 2017 23:53:00 Discover Fin, Po Box 15316,  
 Wilmington, DE 19850  
 512649837 EDI: ESSL.COM Jan 10 2017 23:48:00 Dish Network, PO Box 4034, Woburn, MA 01888-4034  
 512649838 +EDI: DCI.COM Jan 10 2017 23:53:00 Diversified, P O Box 551268,  
 Jacksonville, FL 32255-1268  
 512649838 +E-mail/Text: bankruptcynotices@dcicollect.com Jan 11 2017 00:17:56 Diversified,  
 P O Box 551268, Jacksonville, FL 32255-1268  
 512649840 E-mail/Text: bknotice@erccollections.com Jan 11 2017 00:17:26 Enhanc Rcvry,  
 8014 Bayberry Rd, Jacksonville, FL 32256-7412  
 512649841 +E-mail/Text: bknotice@erccollections.com Jan 11 2017 00:17:26 Enhancrcvrco,  
 8014 Bayberry Rd, Jacksonville, FL 32256-7412

District/off: 0312-1

User: admin  
Form ID: 3180W

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Total Noticed: 78

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

512649843 E-mail/Text: data\_processing@fin-rec.com Jan 11 2017 00:17:07 Financial Recovery Services,  
PO Box 4115, Dept 813, Concord, CA 94524-4115  
512649845 +EDI: AMINFOFP.COM Jan 10 2017 23:53:00 Fst Premier, 3820 N Louise Ave,  
Sioux Falls, SD 57107-0145  
512649847 EDI: RMSC.COM Jan 10 2017 23:53:00 GE Money Bank, PO Box 981064,  
El Paso, TX 79998-1064  
512649848 +EDI: RMSC.COM Jan 10 2017 23:53:00 Gecrb/peacdr, C/o Po Box 965036,  
Orlando, FL 32896-0001  
512649850 +EDI: RMSC.COM Jan 10 2017 23:53:00 Gemb/Walmart, PO Box 981400, El Paso, TX 79998-1400  
512649849 EDI: RMSC.COM Jan 10 2017 23:53:00 Gemb/jcp, PO Box 103106, Roswell, GA 30076-9106  
512649851 EDI: HFC.COM Jan 10 2017 23:53:00 Hsbc Bank, PO Box 5246, Carol Stream, IL 60197-5246  
512649870 EDI: JEFFERSONCAP.COM Jan 10 2017 23:53:00 Salute Visa, Jeffcapsys, 16 McLeland Rd,  
Saint Cloud, MN 56303-2198  
512649853 EDI: RESURGENT.COM Jan 10 2017 23:53:00 Lvnv Funding, PO Box 10587,  
Greenville, SC 29603-0587  
512649854 +EDI: RESURGENT.COM Jan 10 2017 23:53:00 Lvnv Funding, Po Box 740281,  
Houston, TX 77274-0281  
512649855 EDI: MERRICKBANK.COM Jan 10 2017 23:48:00 Merrick Bk, PO Box 5000,  
Draper, UT 84020-5000  
513862431 +EDI: AIS.COM Jan 10 2017 23:48:00 Midland Funding LLC, by American InfoSource LP as agent,  
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457, Midland Funding LLC 77210-4457  
513862430 EDI: AIS.COM Jan 10 2017 23:48:00 Midland Funding LLC, by American InfoSource LP as agent,  
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457  
512649859 E-mail/Text: bankruptcydepartment@tsico.com Jan 11 2017 00:18:07 Nco Fin /27,  
Dept 99, PO Box 15630, Wilmington, DE 19850-5630  
512649860 E-mail/Text: egssupportservices@egscorp.com Jan 11 2017 00:17:36 Nco- Medclr,  
507 Prudential Rd, Horsham, PA 19044-2308  
512649861 +E-mail/Text: bankruptcynotices@cbecompanies.com Jan 11 2017 00:17:41  
Nelson, Watson, & Associates, 80 Merrimack Street Lower Level, Haverhill, MA 01830-5211  
512649862 +E-mail/PDF: bankruptcy@ncfsi.com Jan 11 2017 00:13:08 New Century Financial,  
110 S Jefferson Rd Ste 1, Whippany, NJ 07981-1038  
512649866 EDI: PRA.COM Jan 10 2017 23:48:00 Portfolio Rc, 120 Corporate Blvd Ste 100,  
Norfolk, VA 23502-4962  
512981747 EDI: PRA.COM Jan 10 2017 23:48:00 Portfolio Recovery Associates, LLC,  
c/o Direct Merchants Bank, POB 41067, Norfolk VA 23541  
512942388 EDI: PRA.COM Jan 10 2017 23:48:00 Portfolio Recovery Associates, LLC, c/o Orchard Bank,  
PO Box 41067, Norfolk VA 23541  
513853404 +EDI: PRA.COM Jan 10 2017 23:48:00 PRA Receivables Management, LLC, POB 41067,  
Norfolk, VA 23541-1067  
512649865 EDI: RMSC.COM Jan 10 2017 23:53:00 Peach D/gemb, PO Box 981439, El Paso, TX 79998-1439  
512808994 +E-mail/Text: csidl@sbcglobal.net Jan 11 2017 00:17:44 Premier Bankcard/Charter,  
PO Box 2208, Vacaville, CA 95696-8208  
512649872 E-mail/Text: bklaw2@centurylink.com Jan 11 2017 00:17:27 Sprint, PO Box 6419,  
Carol Stream, IL 60197-6419  
512649871 +EDI: RMSC.COM Jan 10 2017 23:53:00 Sam's Club, PO Box 965005, Orlando, FL 32896-5005  
512649873 EDI: WTRRN BANK.COM Jan 10 2017 23:53:00 Target N.b., PO Box 9475,  
Minneapolis, MN 55440-9475  
513877119 +EDI: OPHSUBSID.COM Jan 10 2017 23:53:00 Vanda, LLC, c/o Weinstein & Riley, P.S.,  
2001 Western Ave., Ste. 400, Seattle, WA 98121, Vanda, LLC,  
c/o Weinstein & Riley, P.S. 98121-3132  
513877118 +EDI: OPHSUBSID.COM Jan 10 2017 23:53:00 Vanda, LLC, c/o Weinstein & Riley, P.S.,  
2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
512925872 EDI: VERIZONEAST.COM Jan 10 2017 23:53:00 Verizon, PO BOX 3037,  
Bloomington, IL 61702-3037  
512649877 EDI: RMSC.COM Jan 10 2017 23:53:00 Walmart, PO Box 530927, Atlanta, GA 30353-0927  
512649878 +EDI: WFFC.COM Jan 10 2017 23:53:00 Wfds/wds, Po Box 1697, Winterville, NC 28590-1697  
TOTAL: 46

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

512941993 U.S. Department of HUD c/o Deval LLC, 1255 Corporate Drive, #300, Irving, TX 7  
cr\* +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
cr\* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,  
Seattle, WA 98121-3132  
512741124\* +New Century Financial Services, Inc., successor in inter.to Credit One Bank,  
c/o Pressler and Pressler, LLP, 7 Entin Rd, Parsippany NJ 07054-5020  
512984715\* +PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, c/o Direct Merchants Bank,  
POB 41067, Norfolk VA 23541)  
513877126\* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121,  
Vanda, LLC, c/o Weinstein & Riley, P.S. 98121-3132  
513877125\* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,  
Seattle, WA 98121-3132

District/off: 0312-1

User: admin  
Form ID: 3180W

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512649831 ##Cbe Group, 131 Tower Park Dr Ste 100 # 1, Waterloo, IA 50701-9374

TOTALS: 1, \* 6, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 12, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2017 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor Midfirst Bank dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor MIDFIRST BANK bankruptcynotice@zuckergoldberg.com,  
bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Isabel C. Balboa ecmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Joseph J. Rogers on behalf of Debtor Cleveland Belin, Jr. jjresq@comcast.net,  
jjresql@comcast.net  
Joseph J. Rogers on behalf of Joint Debtor Cheryl L. Belin jjresq@comcast.net,  
jjresql@comcast.net  
Joshua I. Goldman on behalf of Creditor MIDFIRST BANK jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor Midfirst Bank jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor MidFirst Bank jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Kenneth S. Jannette on behalf of Creditor Vanda, LLC ken.jannette@gmail.com  
Laura D. Ruccolo on behalf of Creditor South Jersey Auto Finance, Inc. lruccolo@capehart.com,  
abennett@capehart.com

TOTAL: 13